



Centered
on **YOU**



USG OPEN ENROLLMENT **OCTOBER 21–NOVEMBER 6, 2020**

- ✔ Learn about your new Accolade Health Assistant.
- ✔ Enroll, update your personal contact information and complete your certifications.
- ✔ Stay healthy, get your flu shot — and earn well-being credits.

What you need to know



NEW! Anthem members: Contact Accolade for all of your healthcare questions — big or small — starting January 1.

Starting **January 1**, Accolade will be your single point of contact for all of your healthcare questions. Your personal Health Assistant can assist with ID cards, finding a doctor, benefit coverage questions and more. Occasionally, your Health Assistant may check in with you to make sure you and your family are doing well and are accessing the care you need. Whether it is following up on a doctor's visit or hospital stay, or understanding and following a treatment plan, your Health Assistant is here to help you navigate your healthcare and make the best decisions possible.

Be sure your personal contact information is updated when you enroll. **Your information will always be confidential**, and you can opt out at any point.

If you have questions before January 1, please reach out to Anthem for one-on-one support.

Accolade does not practice medicine or provide patient care. It is an independent resource to support and assist you as you use the healthcare system and receive medical care from your own doctors, nurses and healthcare professionals. If you have a medical emergency, please contact 911 immediately.

NEW! Weight Management and Diabetes Support

In 2021, USG is offering a no-cost program for employees and spouses enrolled in a USG healthcare plan and who qualify. These programs combine advanced technology, coaching and support that helps you live happier, healthier lives.

Diabetes Management: Personalized support to help you understand your blood sugar, develop healthy lifestyle habits and improve glycemic control.

Diabetes Prevention Program: Fully CDC-recognized program that helps you focus on lifestyle changes to prevent diabetes.

Weight Management: Evidence-based program that helps you manage your weight by focusing on lifestyle changes.

Watch for information about how to register.



Complete your certifications

You will pay a surcharge if the below applies or if you do not complete the certification(s):

- **Tobacco surcharge:** \$100/month per covered family member (age 18+)
- **Working spouse surcharge:** \$100/month if you're an active employee who covers a spouse who has an offer of medical coverage through an employer

Medical rate changes in the family tier

For 2021, you can expect a slight increase in premiums if you're enrolled in family tier healthcare coverage. There is a \$3–\$10 (or 1%–2%) increase to align the family premiums with the other tiers. No other changes are being made to employee premiums.



USG healthcare at a glance

Your healthcare options*

	CONSUMER CHOICE HSA Provides access to an HSA; Anthem in-network and out-of-network coverage	COMPREHENSIVE CARE Anthem in-network and out-of-network coverage	BLUECHOICE HMO You receive benefits when your care is coordinated by your Anthem primary care physician (PCP)	KAISER PERMANENTE HMO You receive benefits when your care is coordinated by your KP PCP
Coverage	In-network	In-network	In-network only	In-network only
Deductible (Single/Family)	\$2,200/\$4,400	\$750/\$2,250	None	None
Out-of-pocket max (Single/Family)	\$3,700/\$7,400	\$1,750/\$3,500	\$5,500/\$9,900	\$6,350/\$12,700
Primary care physician required	No	No	Yes	Yes
Preventive care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Physician office visit/ Specialist visit	Plan pays 80% after deductible	\$20 copay/\$35 copay	\$35 copay/\$70 copay	\$20 copay/\$35 copay
Inpatient hospital services	Plan pays 80% after deductible	Plan pays 90% after deductible	\$500 copay	\$250 copay
Care in emergency room	Plan pays 80% after deductible	\$250 copay, then plan pays 90% after deductible	\$300 copay	\$250 copay
PRESCRIPTION DRUGS				
RETAIL				
Generic	Plan pays 80% after deductible	\$15 copay	\$15 copay	Kaiser pharmacies: \$15 copay. Contracted non-Kaiser pharmacies: \$25 copay. Limited to a one-time fill per medication.
Preferred brand		Plan pays 80% after deductible; you pay 20% of the cost of the drug (\$40 min.; \$100 max.)	Plan pays 80% after deductible; you pay 20% of the cost of the drug (\$40 min.; \$100 max.)	Kaiser pharmacies: \$45 copay. Contracted non-Kaiser pharmacies: \$55 copay. Limited to a one-time fill per medication.
Nonpreferred brand		Plan pays 65% after deductible with \$100 min. and \$200 max.	Plan pays 65% after deductible with \$100 min. and \$200 max.	Kaiser pharmacies: \$65 copay. Specialty: Plan pays 80% with \$200 max.
MAIL ORDER (90-DAY SUPPLY) RETAIL				
Generic	Plan pays 80% after deductible	\$37.50 copay	\$37.50 copay	\$30 copay through Kaiser pharmacies only
Preferred brand		Plan pays 80% after deductible with \$100 min. and \$250 max.	Plan pays 80% after deductible with \$100 min. and \$250 max.	\$90 copay through Kaiser pharmacies only
Nonpreferred brand		Plan pays 65% after deductible with \$250 min. and \$500 max.	Plan pays 65% after deductible with \$250 min. and \$500 max.	\$130 copay through Kaiser pharmacies only

*Check the comparison guide for complete plan details, including out-of-network coverage, where applicable.



Total health

USG offers dental coverage through Delta Dental and vision coverage through EyeMed. We also provide disability benefits, life insurance, voluntary benefits and spending accounts to help you save money. For more detailed information, visit oneusgconnect.usg.edu.



Virtual care

With LiveHealth Online, you have a board-certified doctor by your side 24/7 for common health concerns like colds, fevers, allergies and mental health. Visit livehealthonline.com to learn more. Employees enrolled in the Anthem BlueChoice HMO and Comprehensive Care healthcare plans get three free visits through LiveHealth Online in 2021. After that, employees will pay a \$15 copay for each visit. Employees enrolled in the Consumer Choice plan will pay for each visit prior to meeting their deductible. Employees enrolled in the Kaiser Permanente HMO healthcare plan also have unlimited e-visits and telephonic care at no cost.



Keep tabs on your prescription coverage

Your formulary can change throughout the year, so it's smart to periodically check your medications against the approved drug list. To check coverage, copay amounts and get information about medications, visit usg.edu/hr/benefits.

Get enrollment-ready



UNIVERSITY SYSTEM
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As your life and needs change, make sure your benefits coverage changes along with them.

Go to oneusgconnect.usg.edu to compare plans, complete certifications and enroll.

Re-enroll in your Flexible Spending Account(s). Don't forget to contribute to your Health Savings Account and get an employer match.



Visit the systemwide USG Virtual Benefits Fair. Access on-demand presentations and benefits information on usg.vfairs.com through November 23.

Remember to confirm and/or update your beneficiaries and enter your personal contact information.

Stay centered on your well-being

The 2021 program will continue to offer a \$100 well-being credit, as well as an expanded list of activities to earn the credit. Complete healthy activities between October 1, 2020 and September 30, 2021. (Tracking for some activities begins January 1, 2021.) You must be a current full-time employee or spouse enrolled in a USG healthcare plan during the pay

period in which the credit is issued. For more information and to complete your Health Assessment, log in to your USG Well-being account through OneUSG Connect - Benefits at oneusgconnect.usg.edu – click on **Manage My Benefits**, then **USG Well-being**.



Unlock your earning potential. Complete your Health Assessment, starting in October, to unlock your \$100 well-being earning potential in 2021.



Get help when you need it most. Receive no-cost, confidential, 24-hour access to services and counseling for you and your family members through USG's Employee Assistance Program (EAP) provided through KEPRO. Call **1-844-243-4440** or go to EAPHelplink.com and log in using your company code: **USGcares**.



Be smart with your money. Connect with CAPTRUST's independent financial advisors to see if you're on track to achieve your financial goals – plus earn a \$20 well-being credit when you complete an appointment. Whether your retirement savings are with AIG, Fidelity, TIAA or TRS, visit captrustadvice.com/scheduler/ to get started.



Focus on your goals. Chat with a Virgin Pulse phone coach who will guide you in setting life goals in whatever area is most important to you! Set up an appointment by visiting oneusgconnect.usg.edu, click the USG **Well-being** tile and select **Coaching by phone with Virgin Pulse** on the Programs page. Earn a \$25 well-being credit.



How to enroll

Online

Visit the OneUSG Connect - Benefits website at oneusgconnect.usg.edu. Under **Manage My Benefits**, click the appropriate button to enroll.

Phone

Call the OneUSG Connect - Benefits Call Center at **1-844-5-USGBEN** (1-844-587-4236). Expert representatives are available 8 a.m. to 5 p.m. Eastern time, Monday through Friday.